

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



re Patent Application of:

Docket No.: P27015

Jacques FIESCHI, *et al.*

Confirmation No.: 5924

Serial No.: 09/810,286

Group Art Unit: 3621

Filed: March 16, 2001

Examiner: WORJLOH, Jalatee

For: **METHOD FOR VALIDATING AN ELECTRONIC PAYMENT BY A
CREDIT/DEBIT CARD**

Commissioner for Patents
U.S. Patent and Trademark Office
Customer Window, Mail Stop AF
Randolph Building
401 Dulany Street
Alexandria, VA 22314

AMENDMENT AND REPLY UNDER 37 C.F.R. § 1.116

Sir:

In response to the **Final Office Action** mailed May 9, 2005 ("Office Action"),
please amend the above-identified application as follows.

Amendments to the claims are set forth on pages 2-6.

Remarks are set forth on pages 7-17.

Conclusion is set forth on page 17.

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Applicants believe that no extensions of time are required at this time, but if
extensions of time are necessary to prevent abandonment of this application, then such
extensions of time are hereby petitioned under 37 C.F.R. §1.136(a), and any fees
required therefore (including fees for net addition of claims) are hereby authorized to be
charged to **International Business Machines Deposit Account No. 09-0457**
(Endicott). Please charge any deficiencies in fees and credit any overpayment of fees
to the same Deposit Account.

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Allowability of Dependent Claims 17-19

The rejection of dependent claims 17-19, over LINEHAN and GIFFORD as applied to claim 16, in further view of HOPKINS, is mooted at least by the traversal of the combination of LINEHAN and GIFFORD. Consequently, withdrawal of this rejection is respectfully requested.

CONCLUSION

In view of the foregoing remarks, Applicants submit that all of the claims are patentably distinct from the prior art of record and are in condition for allowance. The Examiner is respectfully requested to pass the above application to issue. The Examiner is invited to contact the undersigned at the telephone number listed below, if needed. Applicants hereby make a written conditional petition for extension of time, if required. Please charge any deficiencies in fees and credit any overpayment of fees to **International Business Machines Deposit Account No. 09-0457 (Endicott).**

Respectfully submitted,
Jacques FIESCHI, *et al.*



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June 21, 2005
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